



Correspondent Seller Updates to the Seller's Guide January 10, 2018

Impac is announcing updates to the current Seller's Guide with all updates highlighted in yellow. All changes are effective immediately.

Chapter # / Page #	Chapter Title	Change
Chapter 10.1B, Page 44	First Payment Date	New section addressing the first payment date must be the first day of the month.
Chapter 10.1C, Page 44	Signing Date on Closing Documents	New section addressing date on closing documents and the date the borrower(s) signed.
Chapter 10.7J, Page 64	Mortgage Loan Seasoning	Maximum seasoning on loans delivered changed to 4 months. Any loans over 4 months old but less than 10 months may be considered on an exception basis.
Chapter 11.5, Page 71	Recast Process	New section detailing the Loan Servicer's requirements to recast a Fannie Mae or Freddie Mac loan.
Chapter 12.1, Page 72	Loan Purchase Fees	Updated the Tax Service fee.

As a reminder, previously saved versions of this Guide should be removed and replaced with the current Seller's Guide.

All of the above information has been posted to the Correspondent Website at:
<https://impaccorrespondent.com/forms-and-resources-2/>

We thank you for your continued business.

If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.